

DECLARATION

As a below named inventor, I hereby declare that: My residence, post office address and citizenship are as stated below next to my name.

I believe that I am an original, and joint inventor of the subject matter which is claimed and for which a patent is sought on the invention entitled Loan Compliance Auditing System And Method, the specification of which (check one): [X] is attached hereto [] was filed on _____ as Application Serial No. _____ (if applicable) was amended on _____. I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendments referred to above. I acknowledge the duty to disclose information of which I am aware and which is material to the examination of this application in accordance with Title 37, Code of Federal Regulations, § 1.56. I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon. Full name of inventor: Frank D. Tuttle Inventor's Signature: Mac North Date: 3/2/2000

Post Office Address and Residence: 38 Cedarbrook, Irvine, California 92620 Citizenship: United States of America

Applicant or Patentee:

Frank D. Tuttle

Application No.:

To Be Assigned

Filed:

Herewith

Title: Attorney's Docket No.:

Loan Compliance Auditing System And Method

800470

ELECTION UNDER 37 CFR 3.73 AND POWER OF ATTORNEY

The undersigned, being the Assignee of record of the entire interest in the above-identified application by virtue of an assignment recorded in the United States Patent and Trademark Office as set forth below, hereby revokes all previous Power of Attorney and hereby appoints the following attorneys, as its agents with full power of substitution to prosecute the subject application and to transact all business in the Patent and Trademark Office connected therewith: Douglas D. Russell, Registration No. 40,152; and Gail M. Taylor Russell, Registration No. 36,290.

Please send all correspondence and direct all telephone calls to:

Gail M. Taylor Russell 4807 Spicewood Springs Road Building 1, Suite 1200 Austin, Texas 78759-8444

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(512) 338-4601

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(512) 338-4651

Pursuant to 37 C. F. R. § 3.73, the undersigned has reviewed the Assignment to Assured Regulatory Compliance, Inc., referenced below, and certifies that to the best of my knowledge and belief, title remains in the name of the Assignee.

ASSIGNEE:

Assured Regulatory Compliance, Inc.

38 Cedarbrook

Irvine, California 92620

NAME OF PERSON SIGNING:

Frank D. Tuttle

TITLE IN ORGANIZATION:

Chairman of the Board and Chief Technical Officer

Date 3/2/2000

ADDRESS OF PERSON SIGNING: 38 C

38 Cedarbrook

Irvine, California 92620

SIGNATURE:

Assignment:

[X] Concurrently filed

Previously filed